EXHIBIT 109

CRS Collections - Advanced Power Pad

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Last Publish Date: 10/31/2016

Contact Info & Exts | Timeframes | Quick Ref

Commercial Servicing	Yes	ED Servicing	Yes	DL Servicing	Yes

Description of the Power Pad and Macro	Tips for Use of the Power Pad	Mapping the Power Pad - ED Only	Mapping the Power Pad for Commercial - ED Only	Mapping the Power Pad - Commercial Only	What are the Power Pad Buttons? **New!** 08/08/2016 2:30 PM **New!** 08/11/2016 1:00 PM

Advanced Power Pad

Description of the Power Pad and Macro

Item	Description
Power Pad	Power Pad is a CLASS toolbar that allows the user to access and activate macros or scripts for automated processing on CLASS.
Macro	A single instruction that expands automatically into a set of instructions to perform a particular task. In the case of Power Pad macros, it is a single button that performs a set of designated tasks on CLASS.

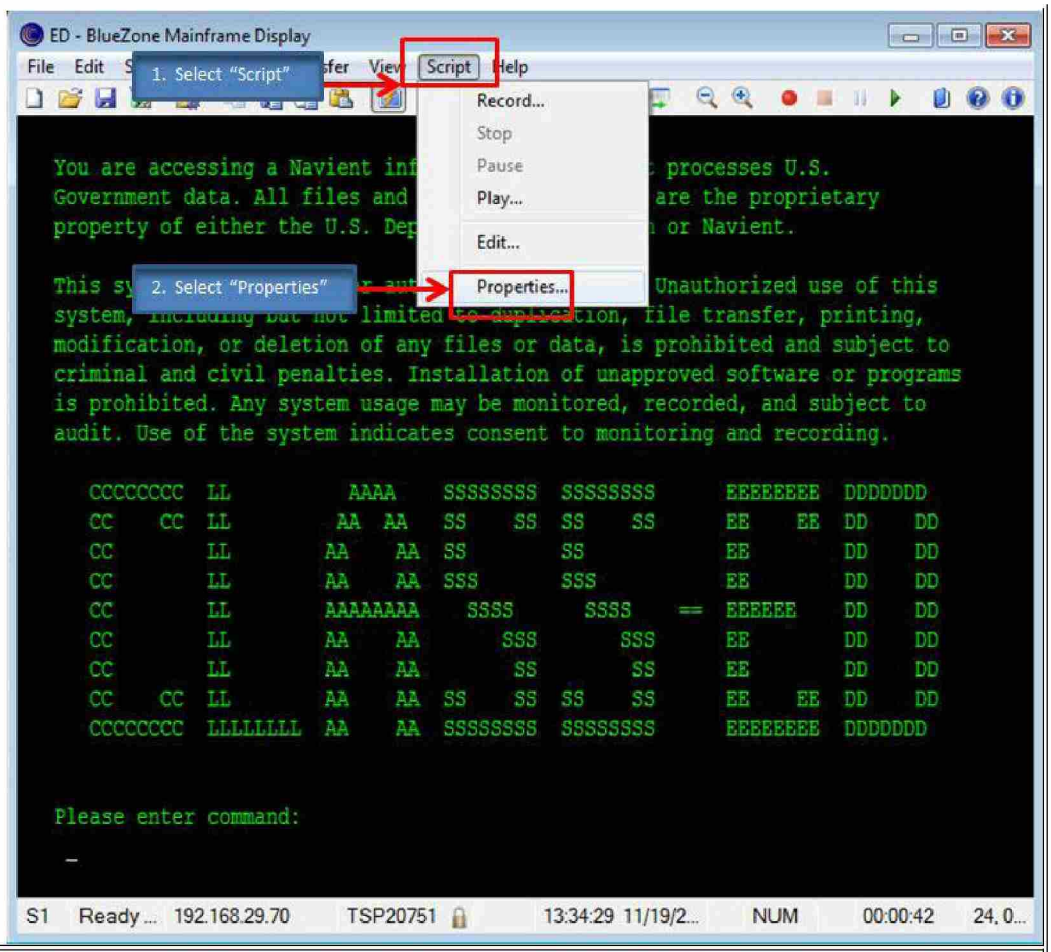
Tips for Use of the Power Pad

Tips	Description
1	When using a power pad function to process on an account, review the account for eligibility and available time before using the Power Pad.
2	Select loans with the same delinquency date for processing.
3	The script was written to consider many scenarios, but will not account for everything. To ensure the correct dates were processed and required letters were generated a manual review of the account is required.
4	If the script processes incorrectly, or will not process based on an error, process the account manually, **AND** inform your supervisor of the error.

Mapping the Power Pad - ED Only

Follow the steps below to access the Power Pad on CLASS - ED ONLY

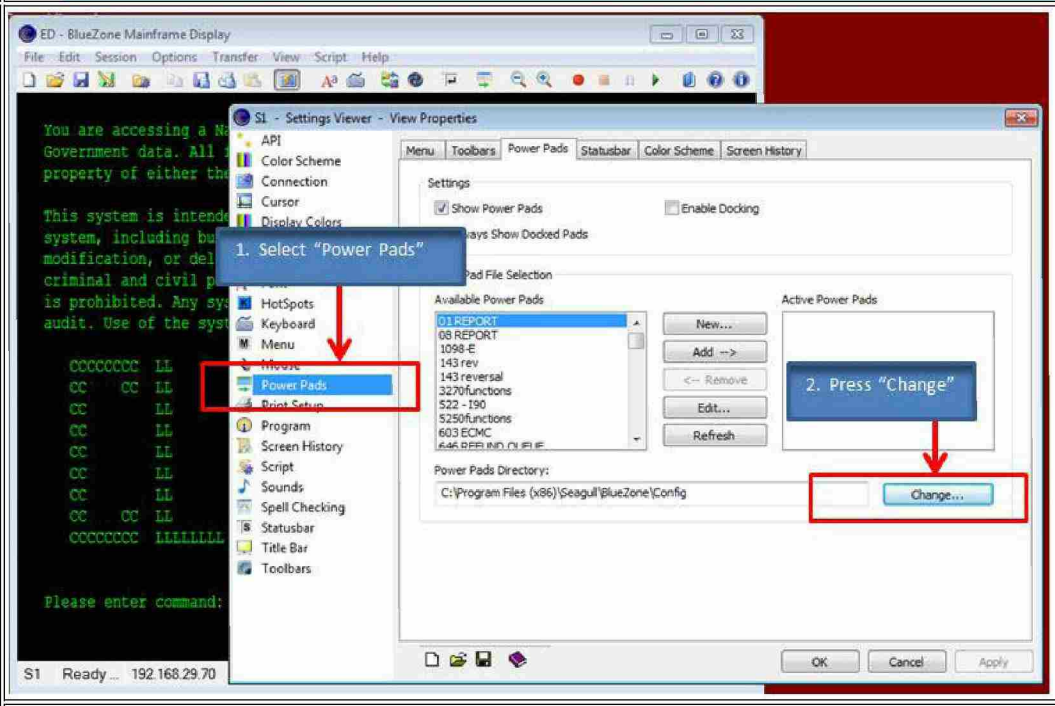
Action to take	Screen shot
1. Select "Script/Properties" from CLASS-ED	

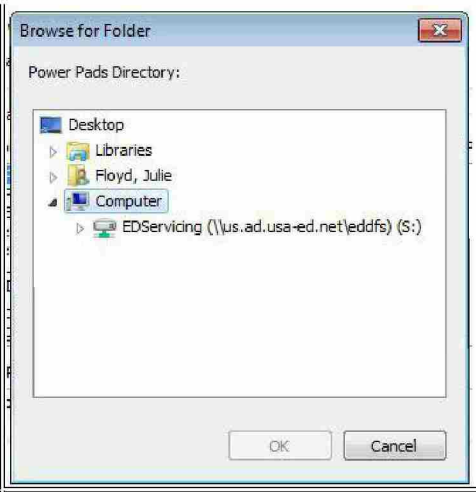


2. Take the following steps:

- Select "Power Pads"
- Press "Change"

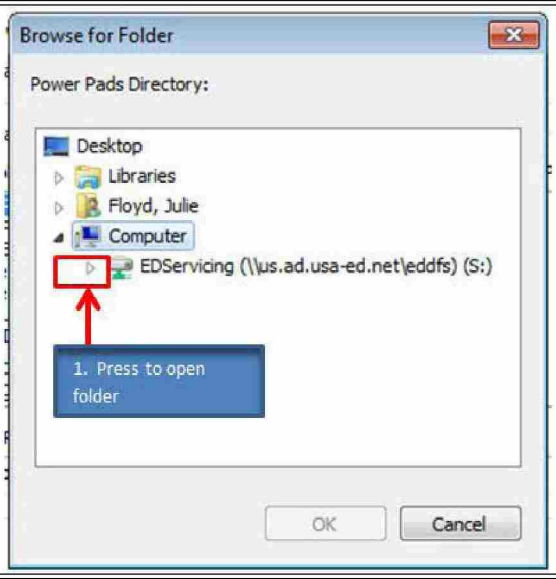
Note: The "Browse for Folder" window will populate

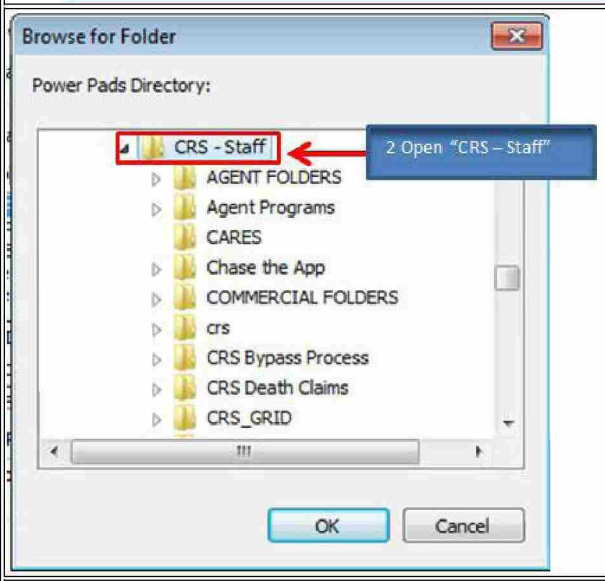


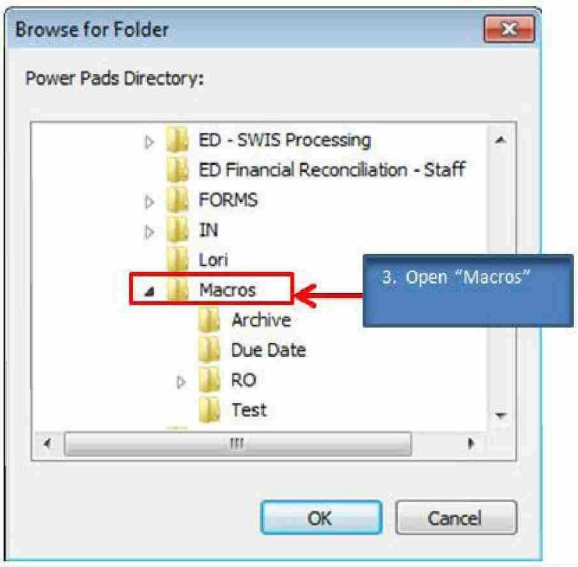


3. From "Browse for Folder" window, take the following steps:

- Open "EDServicing on "usagnt\eddfs' (S) drive
- Browse and open "CRS-Staff" folder
- Browse and open "Macros"

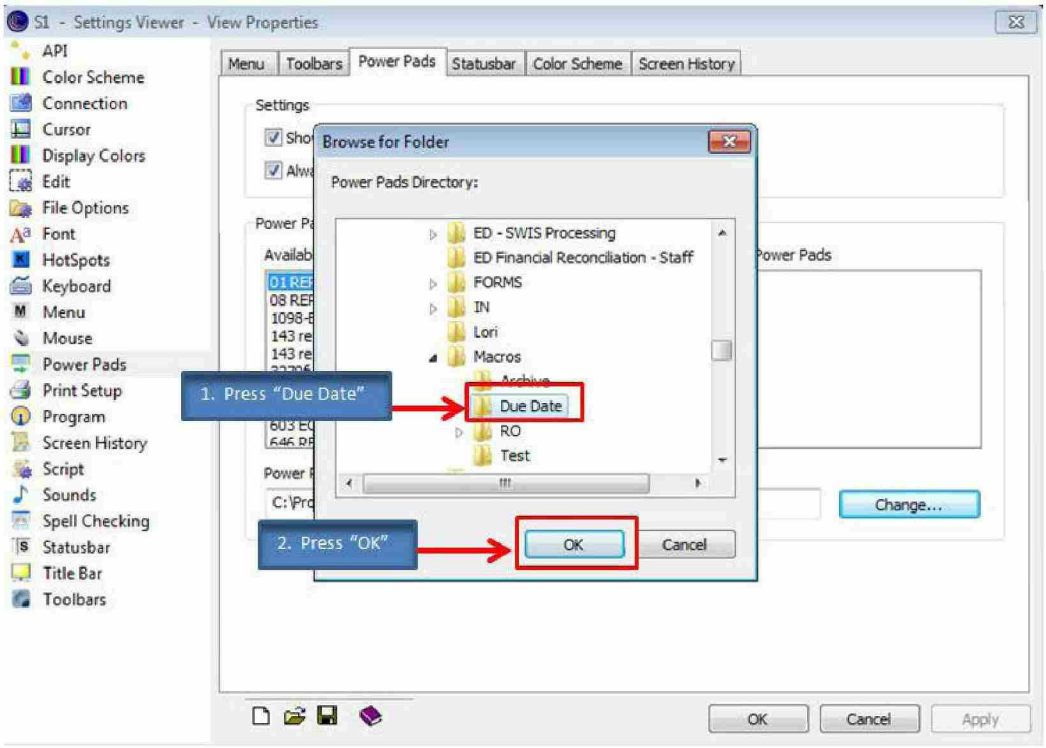






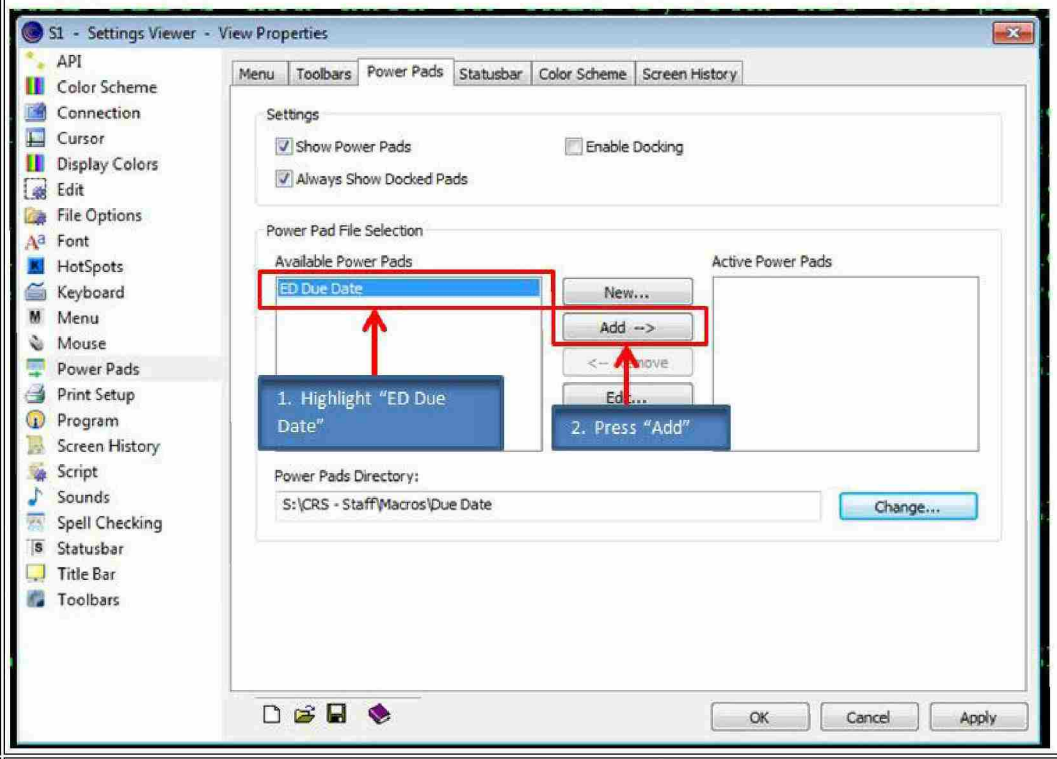
4. Take the following steps:

- Select "Due Date"
- Press "OK"

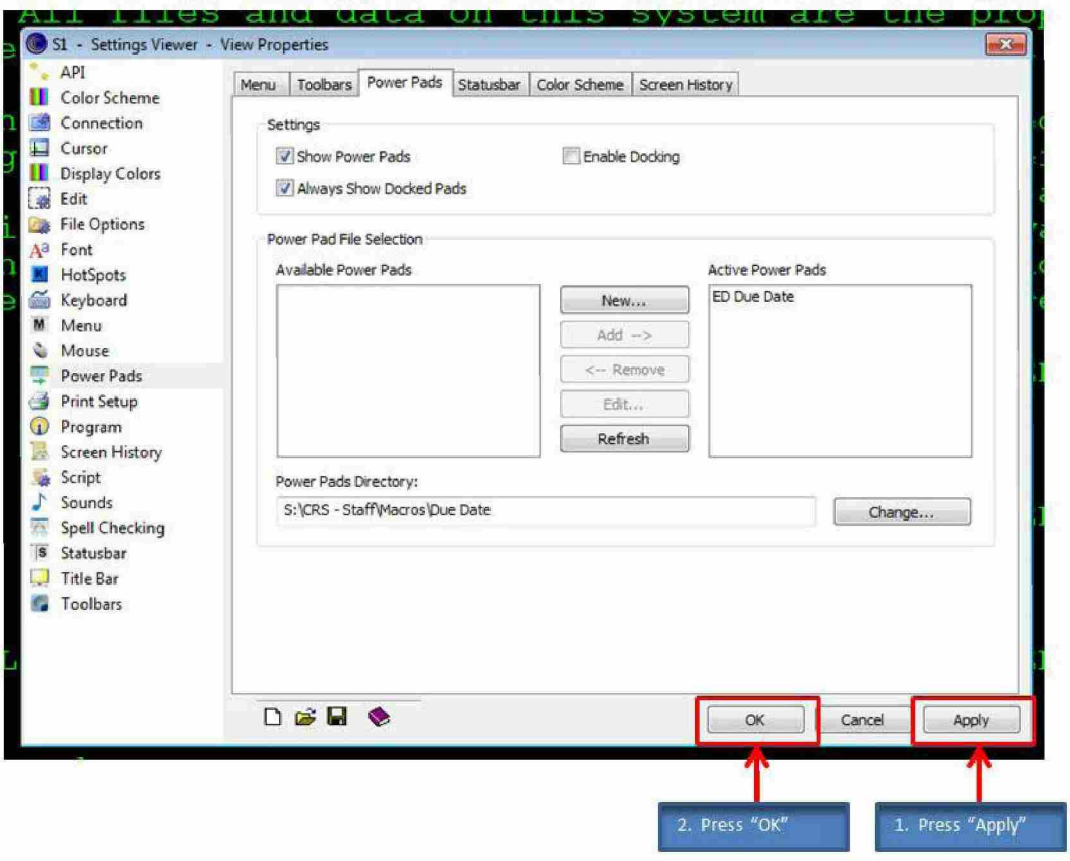


5. Highlight "ED Due Date" and press "Add"

Note: This will move the "ED Due Date" power pad over to "Active Power Pads" window.



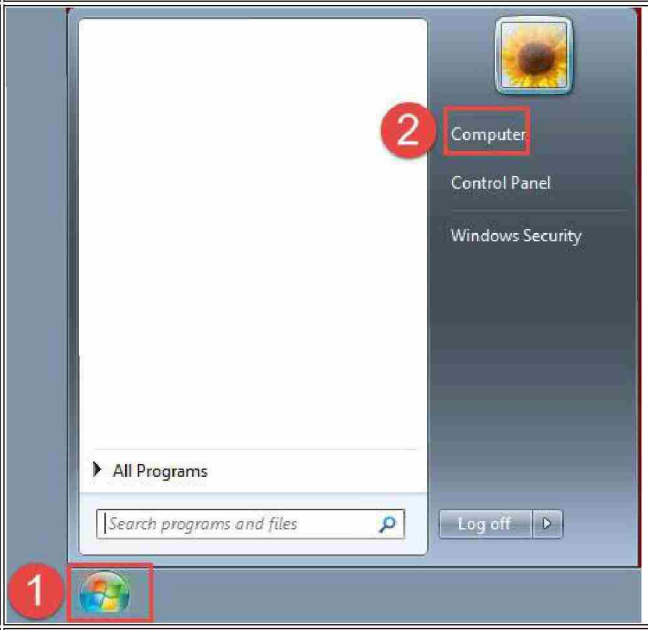
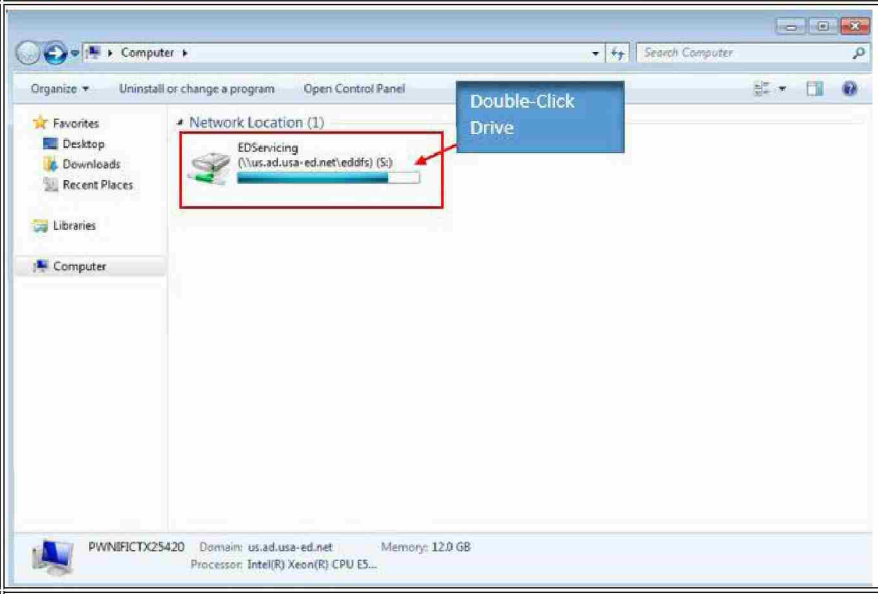
6. Press "Apply", "OK" to populate the Power Pad.

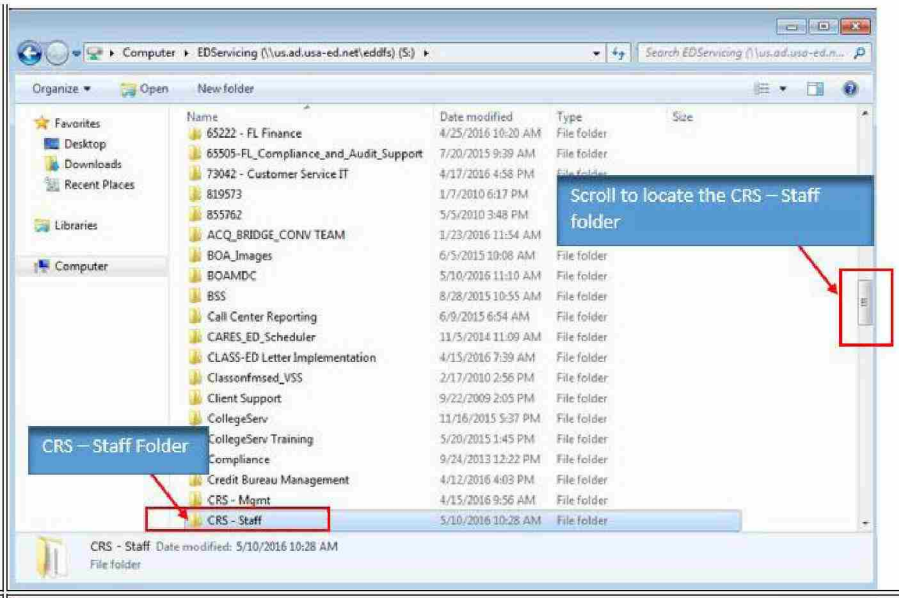


ED Pop Pad

Mapping the Power Pad for Commercial - ED ONLY

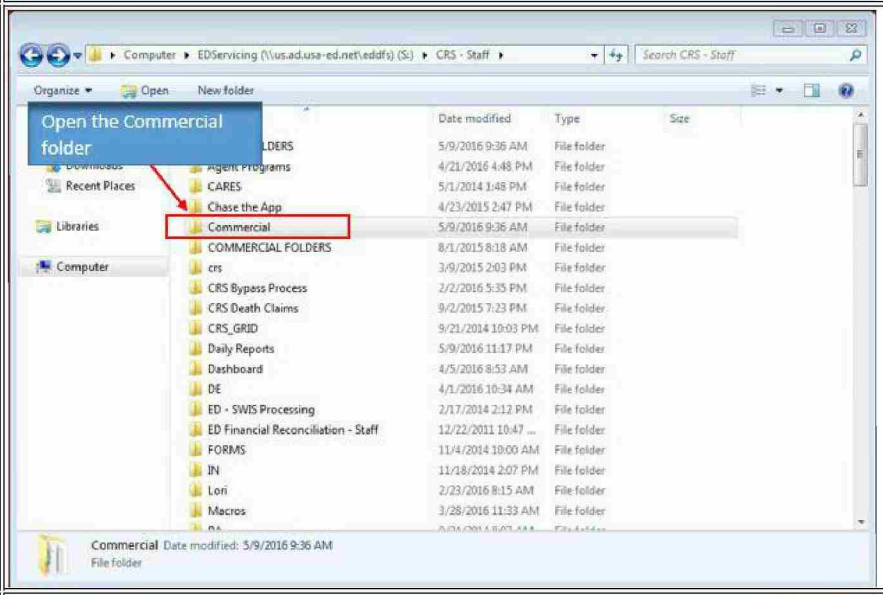
Follow the steps below to access the Power Pad on CLASS-S ONLY

Action to Take	Screen Shot
1. From the ED Desktop: • Click "Start" • Press "Computer"	
2. From the Computer window, double click "EDServicing (\\us.ad.usa-ed.net\edfs) (S:)" drive.	
3. Scroll within the window, locate the CRS-Staff Folder, and open the folder	

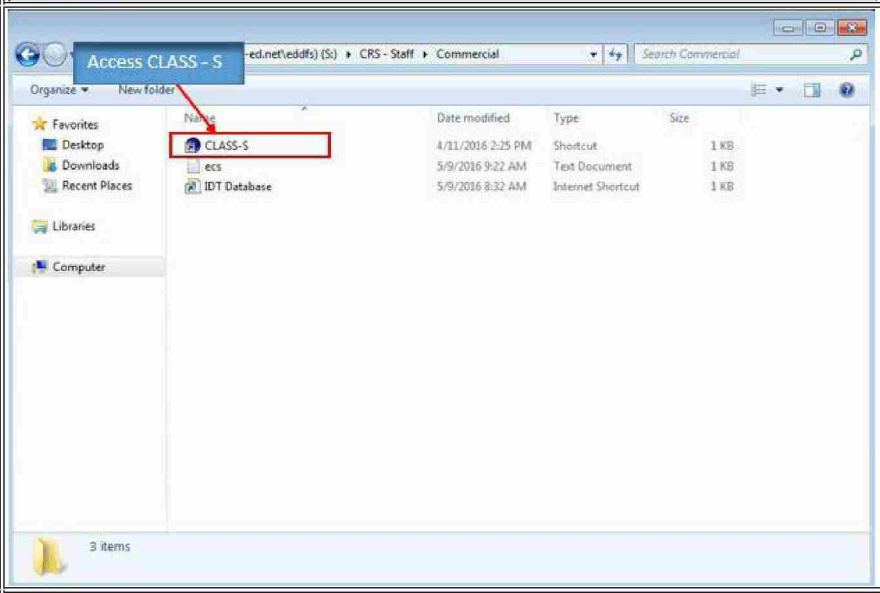


4. Locate the Commercial folder, and open the folder

Note: The Commercial Applications are available in this window. Create desktop shortcuts on ED for easy access

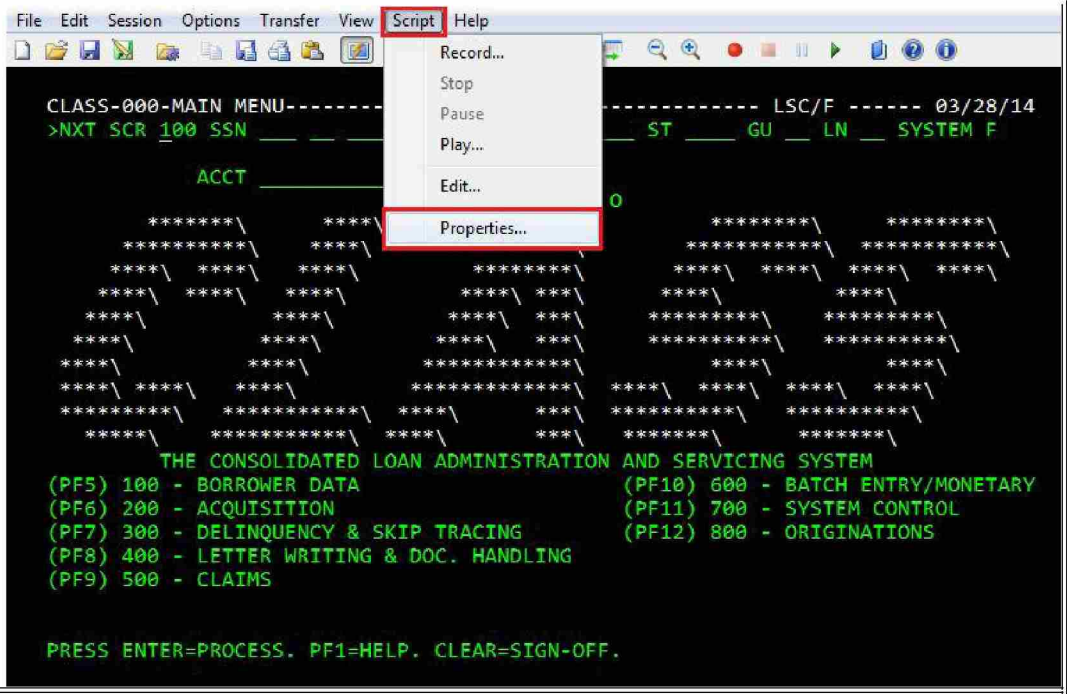


5. Access CLASS - S



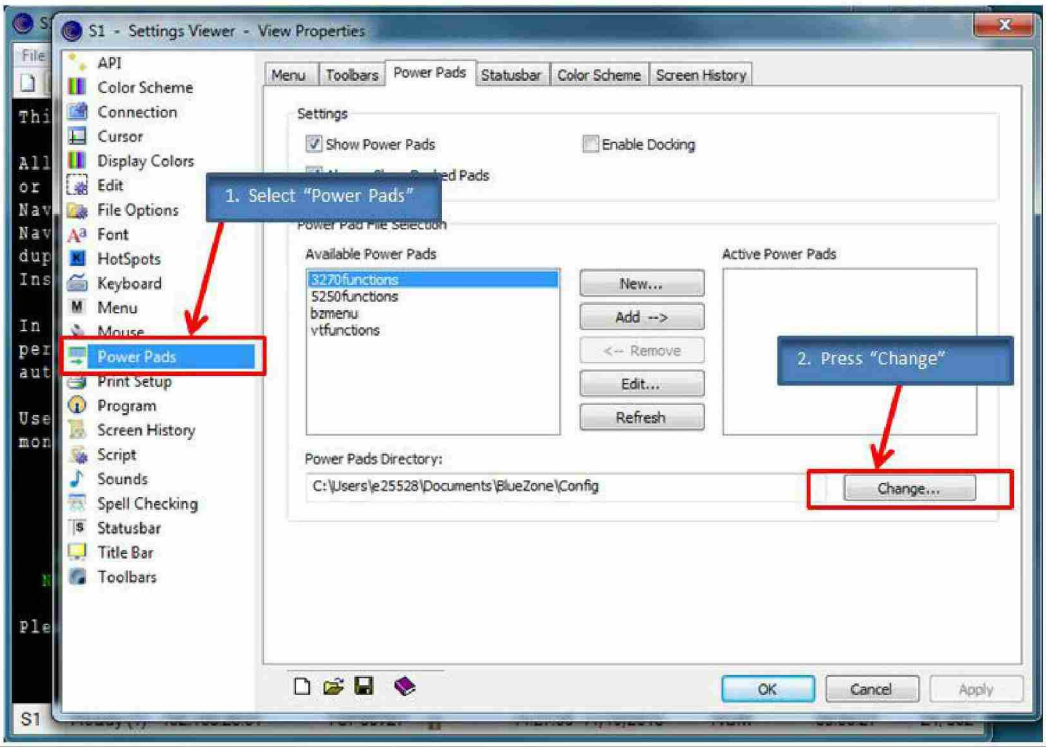
6. From CLASS -S, select

"Script/Properties"

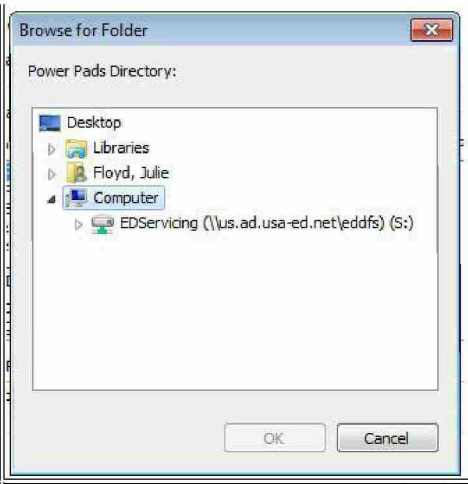


7. Select the following:

- "**Power Pads**", and
- Click "**Change**" to access the "Browse for Folder" window.



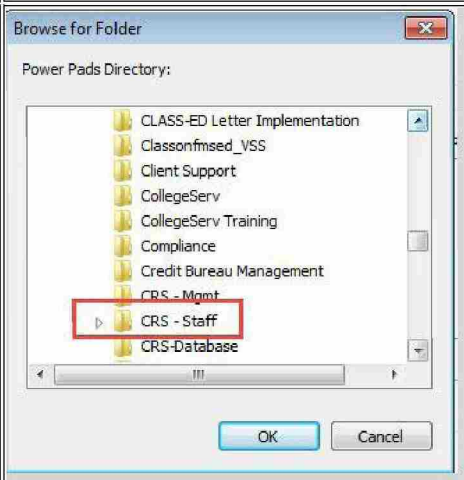
8. From the "Browse for Folder" window, select EDServicing (\\us.ad.usa-ed.net\eddfs) (S:).

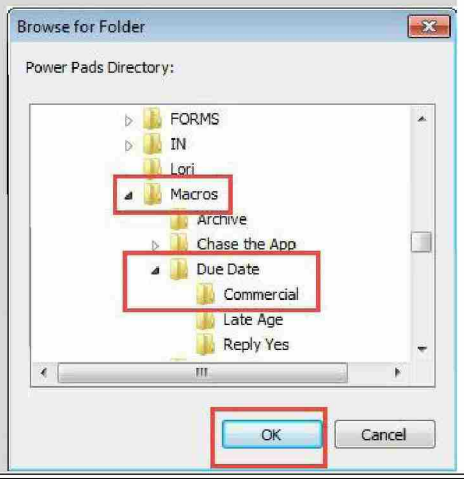


9. Locate the following folders in the "Browse for Folder" Window:

- CRS- Staff
- Macros
- Due Date
- Commercial

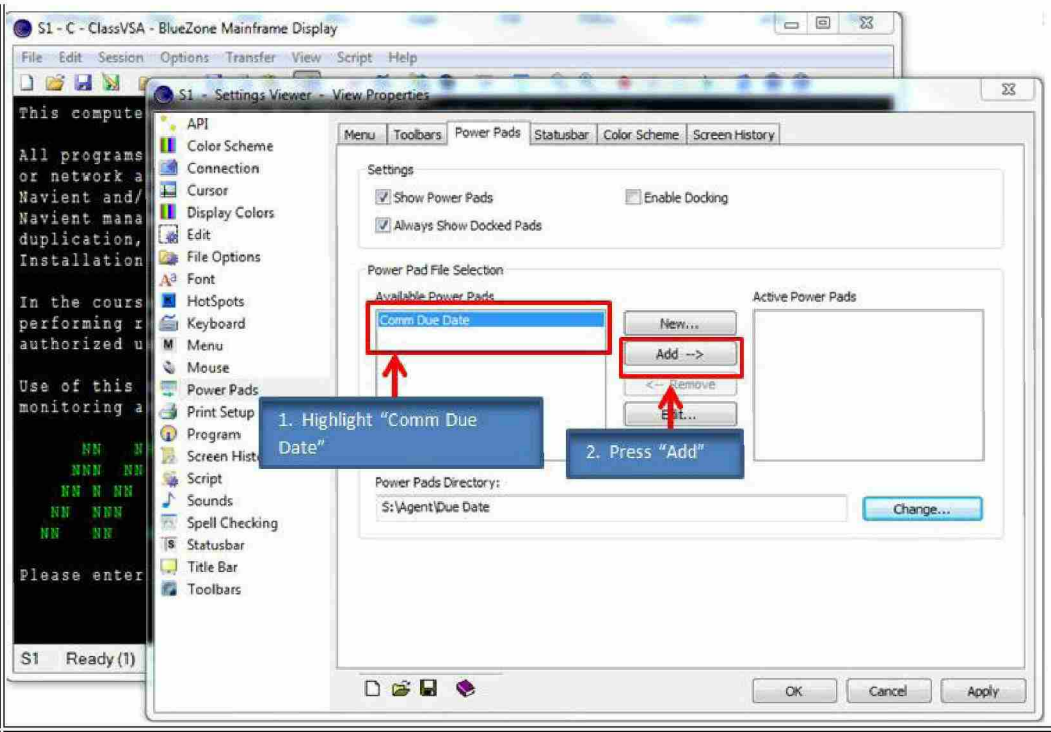
Press "OK"



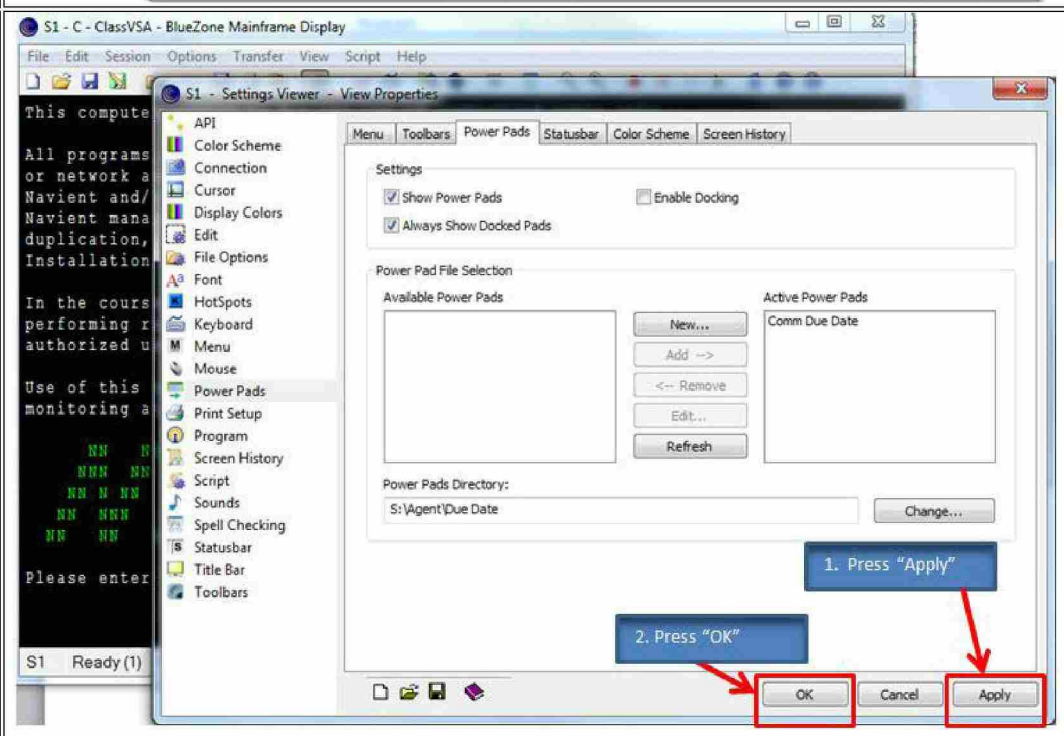


10. Highlight the Power Pad titled, "Comm Due Date" and press "Add"

Note: This will move the "Comm Due Date" power pad over to "Active Power Pads" window.



4 Press "Apply", "OK" to populate the Power Pad

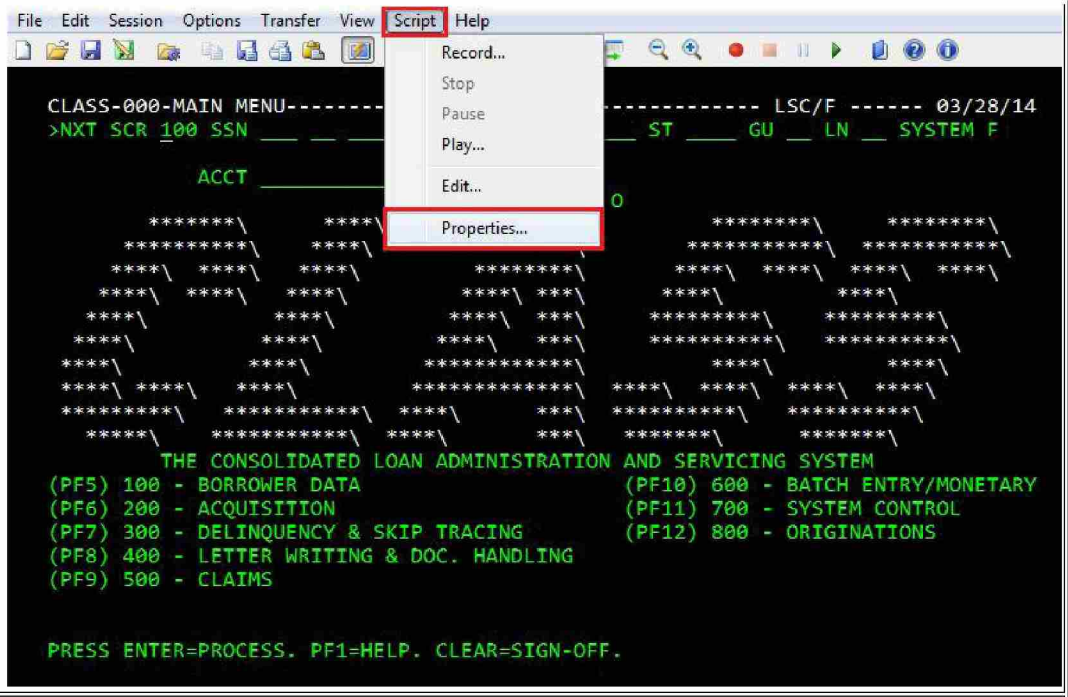


Power Pad

Mapping the Power Pad - Commercial ONLY

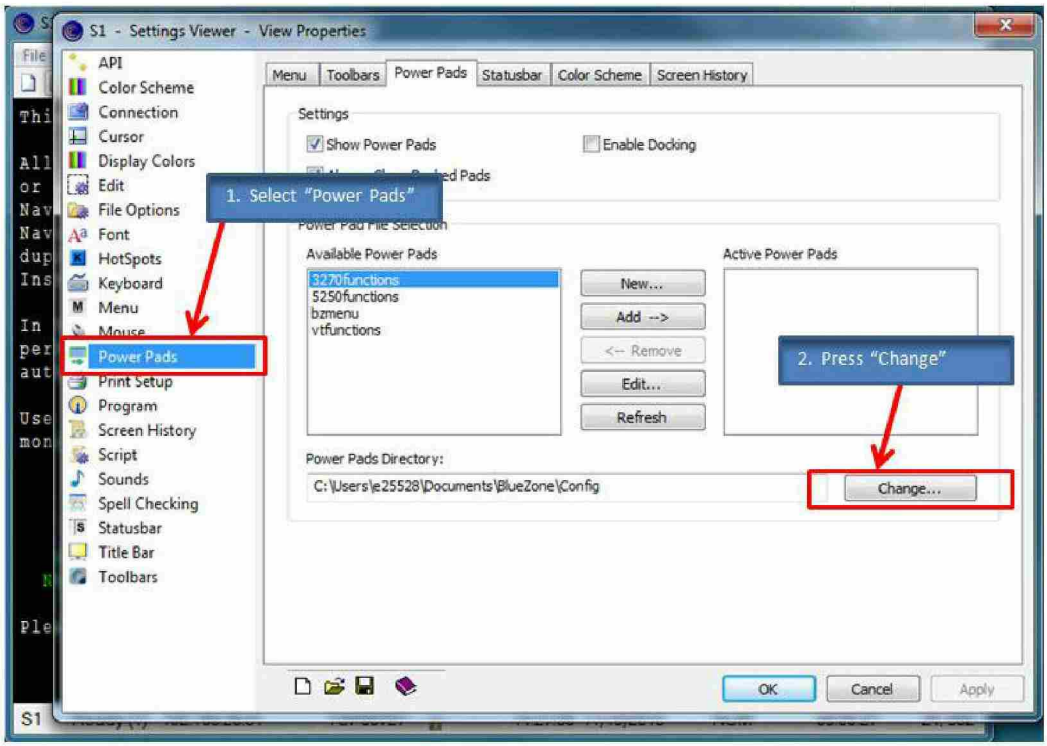
Action to Take	Screen Shot
1. From CLASS -S,	

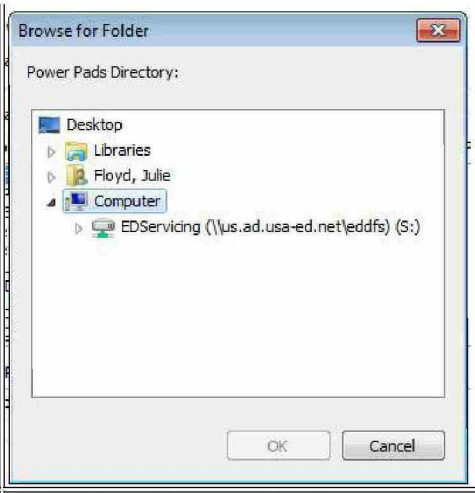
select "**Script/Properties**"



2. Select the following:

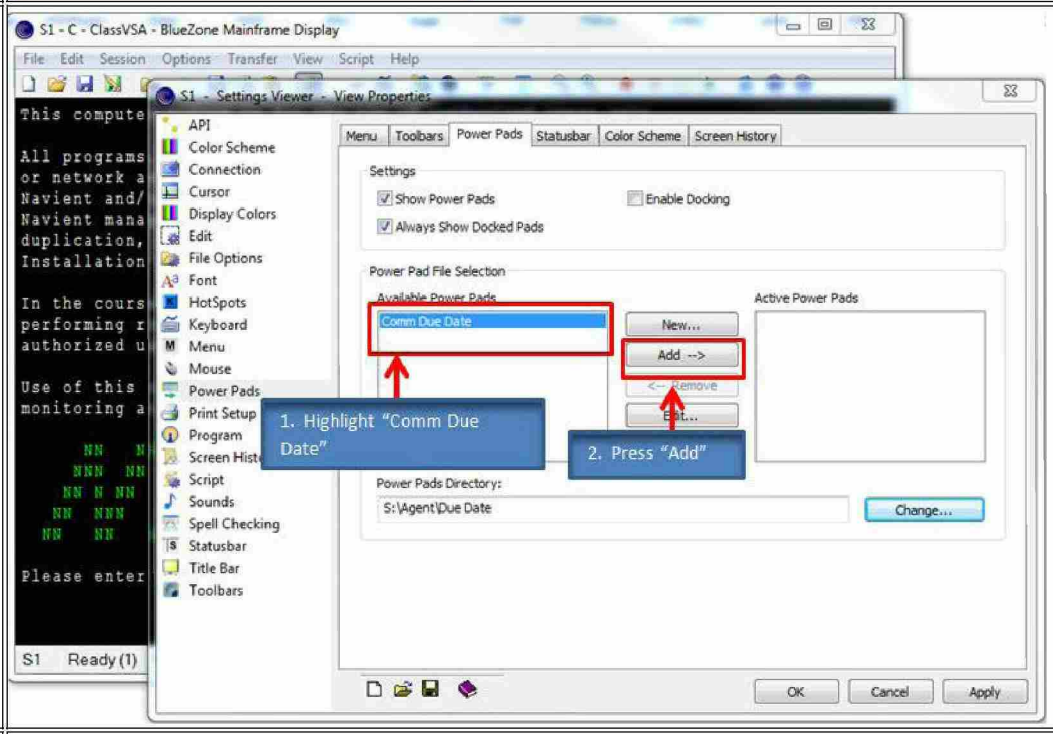
- "**Power Pads**", and
- Click "**Change**" to access the "Browse for Folder" window. and select S:\Agent\Due Date



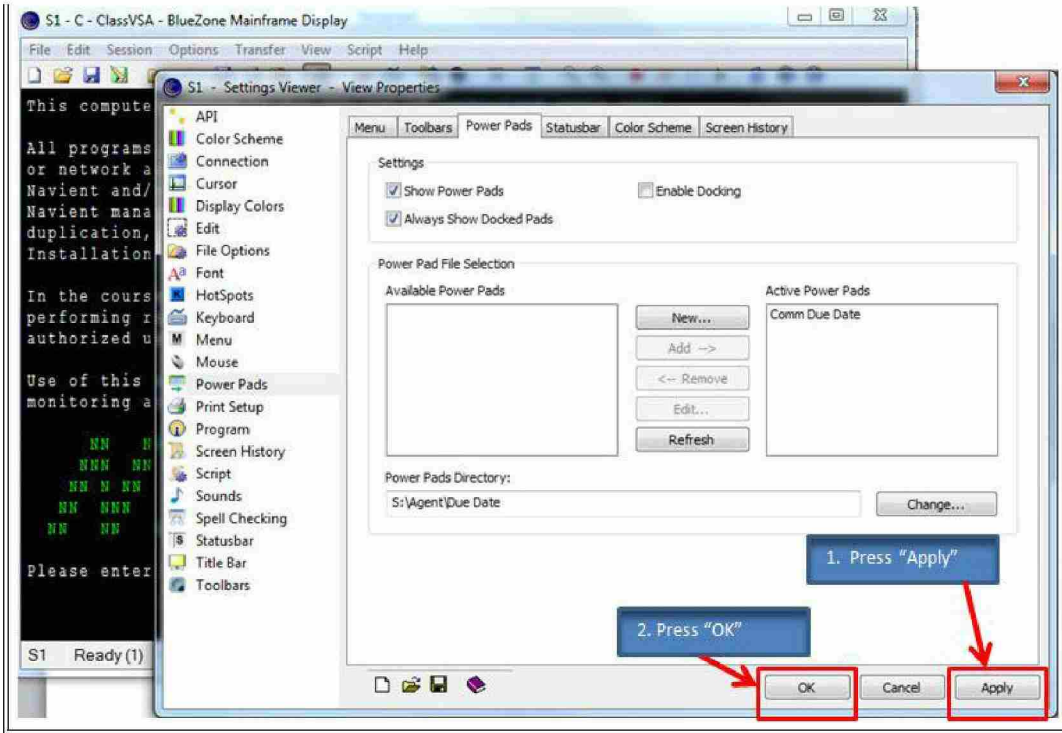


3. Highlight the Power Pad titled, "Comm Due Date" and press "Add"

Note: This will move the "Comm Due Date" power pad over to "Active Power Pads" window.



4 Press "Apply", "OK" to populate the Power Pad



What are the Power Pad Buttons?

New! 07/19/2016 10:30 AM

New! 08/08/2016 2:30 PM

New! 08/11/2016 1:00 PM

The information below in the table is a quick reference to the power pad buttons.

Click here to review "Advance Pop Pad - ED Call Flow Changes, this is a more in-depth reference regarding the ED Call Flow Button

Click here to review "Advanced Pop Pad - for CLASS Commercial

Item	Description
Why use the ED Call Flow Power Pad?	The ED Call Flow is utilized to ask specific questions designed to determine the best option for the borrower based on their current situation. The implementation of the Risk Score, which determines the borrower's probability of defaulting, will ensure we are exploring all options for customers and recommending the best resolution.
ED Call Flow Power Pad Button	 The ED Call Flow Power Pad button will ask a series of questions to ensure effective account handling and will assist in providing the best options for the customer based on their individual responses. It will begin by asking if the borrower can make a payment. It will begin by asking questions in a hierarchy order. It will ask for payment first, repayment options which are questions geared to determine eligibility for $0 IBR, pre-qualify for deferment, and leave forbearance at the end. These questions are logically embedded to determine needs the best fit for the customer based on how you notate in the Advanced Call Flow button. • A corr message will be placed on the account if the customer states they can afford their regular monthly payment. • Unemployment Deferment • When the customer indicates that they are not registered with an employment agency a box populates that instructs the agent to counsel the customer to register in order to be eligible, and will also corr on CLASS

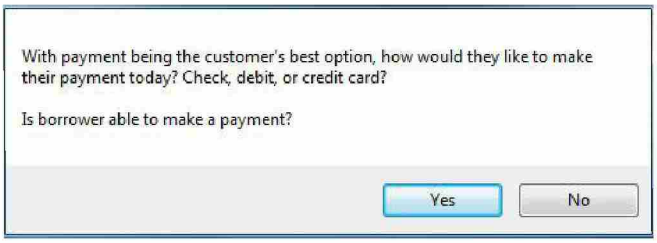
that the customer is willing to register.

- Economic Hardship Deferment

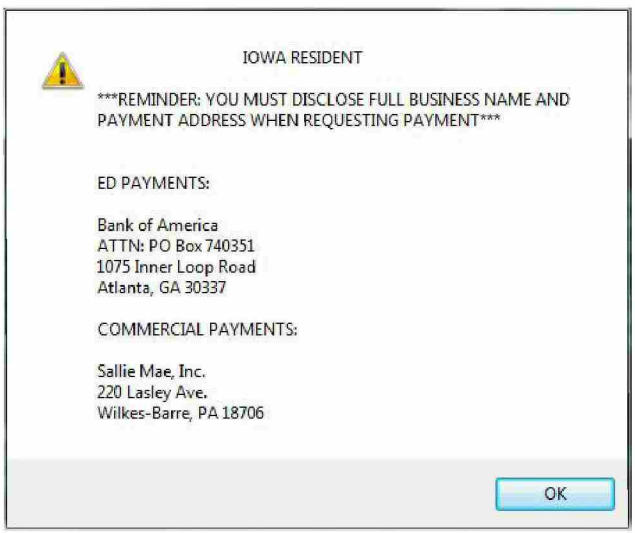
NOTE: When entering borrowers Gross Monthly Income, do not enter in the amount with a comma

- Income Driven Repayment Options
- Repayment Options
- Forbearances

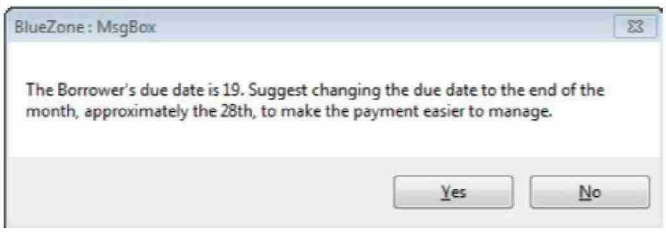
Keep in mind there are other situations outside of the Advanced Call Flow which the borrower may be eligible for.



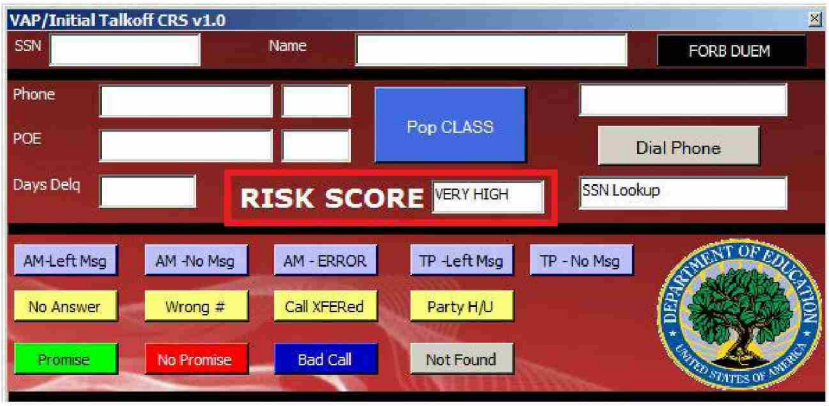
The Power Pad will notify you based upon the area code of the borrowers phone number of any Massachusetts or Iowa state laws.



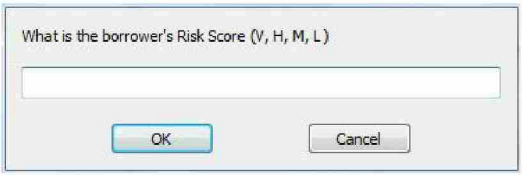
	If the borrower cannot make any payment, the Power Pad will go into a series of pre-qualifying questions to determine if deferment or repayment option may best fit the needs of the customer. Options include:
	• A corr message will be placed on the account if the customer states they can afford their regular monthly payment.
	• Unemployment Deferment
	  ◦ When the customer indicates that they are not registered with an employment agency a box populates that instructs the agent to counsel the customer to register in order to be eligible, and will also corr on CLASS that the customer is willing to register.
	• Economic Hardship Deferment
	NOTE: When entering borrowers Gross Monthly Income, do not enter in the amount with a comma
	• Income Driven Repayment Options
	• Repayment Options
	  ◦ After exploring repayment options, If the borrower's due date is between the 10th and 25th of the month the Advanced Power Pad will prompt you to ask if the borrower would like to change their due date to the 28th. **Click here to view the Due Date Change Flow**.
	• Forbearances
	Keep in mind there are other situations outside of the Advanced Call Flow which the borrower may be eligible for.

Due Date Buttons	As part of the Ed Call flow, you will now suggest to **borrowers with a due date between the 10th and 25th of the month,** changing their due date to the 28th. By changing the due date to the end of the month, the intent is that borrowers will be more likely to keep track of and make payments on time. We will still strive to change due dates to the end of the month, particularly the 28th. Be aware that at the expiration of a forbearance, the due day may change. 

	 The ED Risk Score is calculated once the borrower enters repayment and determines the probability of the borrower defaulting. The score will be located on the dialer.



After selecting the FORA/FORV button, you will then be prompted to enter the Risk Score from the dialer into the Power Pad.



Item	Description
V	Very High likelihood of defaulting
H	High likelihood of defaulting
M	Medium likelihood of defaulting
L	Low likelihood of defaulting

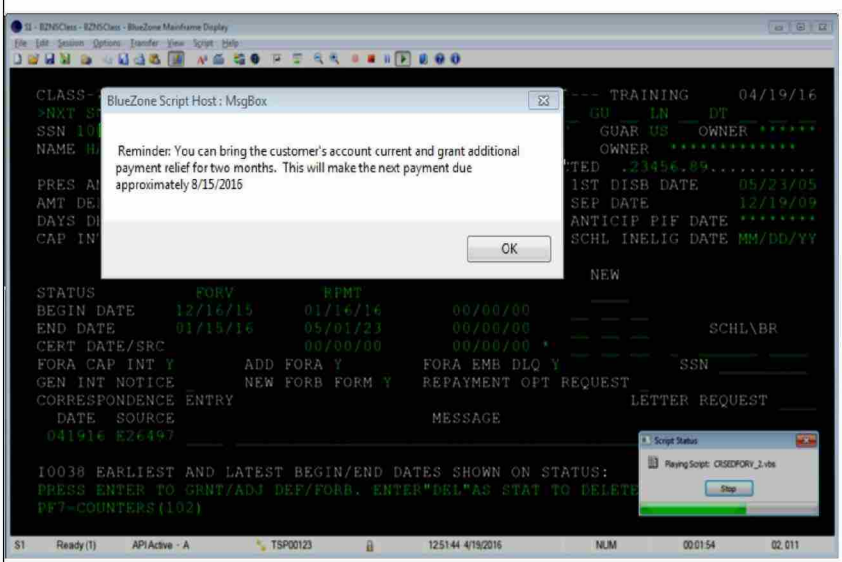
ED Score FORA/FORV Power Pad

Once the Risk score is entered into the Power Pad, you will be informed of how much future FORV time is suggested to add to the account

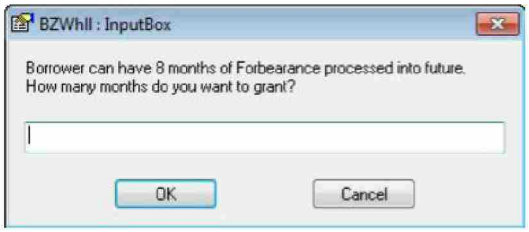
For CRS Ed, recommend two months of future forbearance.

The example below shows the pop up which recommends two months.

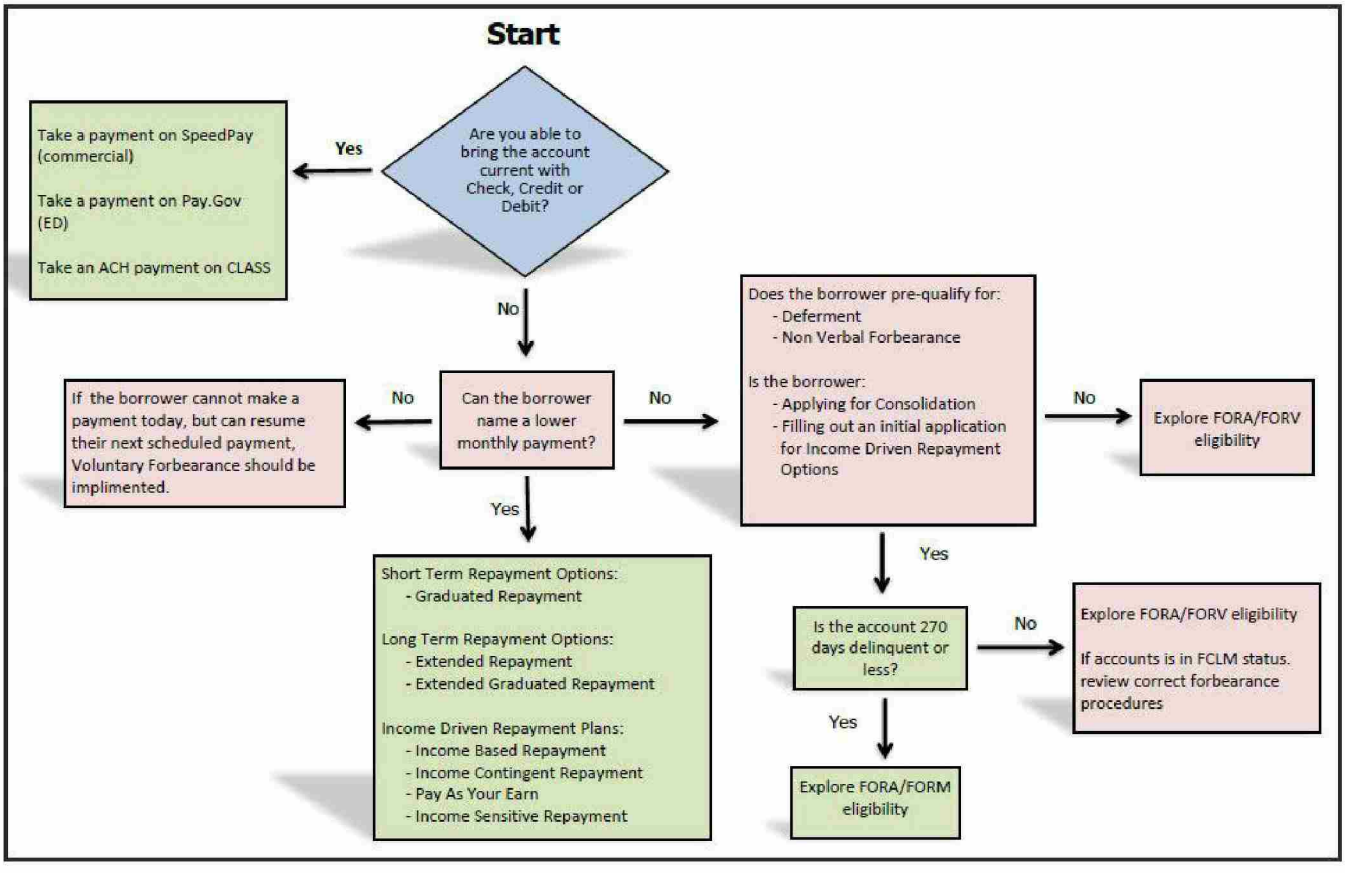
- The FORA would be processed to 4/15/16,
- 2 months of FORV will end on 6/15/16,
- S17 transaction code will cover 7/15/16 and
- the customer's payment resume date will be 8/15/16, as shown here in the pad.



The customer is still able to choose more or less forbearance as shown in the pop ups below:

	 Enter the number of months needed to have the FORA/FORV processed in CLASS. **Note:** Total eligible months should only be relayed to the customer if they insist on granting more forbearance time than recommended.
FORA/FORM Power Pad	FORA/FORM After determining eligibility for FORA/FORM, utilize the FORA/FORM button on the Power Pad to processes automatically in CLASS.

Call Flow Guide Flowchart



Compliance/Legal	
Policy Bulletin/Regulation	
ICE Control Process & Control #	N/A
Unica Project Code	N/
UDAAP	

Confidential and Proprietary Information of Navient

Related Topics:
1

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